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Subject: Celsius Custodial Account- EIDL Loan

To Whom It May Concern:

1. I placed my entire EIDL loan, \$525,000 in Celsius to earn an APY to help pay back the 3.9% interest on the loan while I was in the process of deciding on if I would keep the EIDL or use it on my business. I deposited these funds a few weeks after the Celsius rules changed on their "Earn" accounts which required a user to be an Accredited Investor, which I was not. My funds were placed in a Custodial Account which I believed to be safe and according to their "Terms of Use" would not earn rewards and "shall at all times remain with the user" and "Celsius will not transfer, sell, loan, or otherwise rehypothecate unless specifically instructed by user, except as required by valid court order, competent regulatory agency, government agency or applicable law."

The funds in my Celsius Custodial account are not mine, they are the US Governments and I my entire business is secured and backed by these funds. If they are not returned, my business would go bankrupt, my 15 employees would be let go, and 14 years of my life's work lost and at the age of 49 years old, I would have to start over with nothing.

The thought of losing this money has left me depressed, suicidal, and without words. Please return our money.

Respectfully,

Kevin Montford